

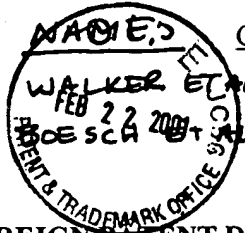
FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE PATENT & TRADEMARK OFFICE

LIST OF PRIOR ART CITED BY APPLICANT

DOCKET NO : 3499-91 SERIAL NO :
 APPLICANT : Greener et al. EXAMINER : Not assigned
 FILING DATE : GROUP ART UNIT

U.S. PATENT DOCUMENTS

*EXAMINER'S INITIALS	DOCUMENT NUMBER	CLASS	SUBCLASS	DATE
SS	5,884,274	705	4	3/16/99
SS	5,897,621	705	26	4/27/99

FOREIGN PATENT DOCUMENTS

*EXAMINER'S INITIALS	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES NO
-------------------------	--------------------	------	---------	-------	----------	-----------------------

OTHER PRIOR ART(INCLUDING AUTHOR, TITLE DATE, PERTINENT PAGES, ETC.)

*EXAMINER

Currenex web site, <<http://www.currenex.com>>;
 Homepage, <<http://www.currenex.com/home.html>>
 Foreign Exchange Market, <<http://www.currenex.com/foreign.html>>
 About Currenex, <<http://www.currenex.com/about.html>>
 FAQ, <<http://www.currenex.com/faq.html>>
 FX Trades Services, <<http://www.currenex.com/services.html>>.

“CMGI and Netcentives Announce Strategic Infrastructure Alliance for Network-Wide, Online Points-Based Rewards Program”, Business Wire, April 10, 2000.

“Citigroup and America Online Announce Major Strategic Online Financial Alliance”, Business Wire, July 18, 2000.

“Citigroup, AOL in Major Strategic Alliance”, AFX European Focus, July 18, 2000, Company News.

“Citigroup and AOL Form Pact Allowing Cash to Be E-Mailed”, The Wall Street Journal, July 19, 2000, C23.

“Currenex Launches Multi-Bank Web Based FX Trading System”, fxweek, May 1, 2000, Vol. 11, No. 18.

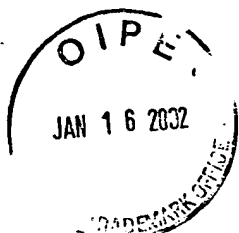
- SS "Netscape, Citibank Unveil Credit Card", Dow Jones News Service, January 19, 2000.
- SS Green, Meg, "Citigroup Credits Growing Business with 23% Second-Quarter Net Increase", BestWire, July 19, 2000.
- SS Green, Meg, "Citigroup, AOL Team Up to Sell Products Online", BestWire, July 19, 2000.
- SS Kraus, James R., "National/Global Forex Trading Sites May Erode Bank Revenues", The American Banker.com, May 4, 2000.
- SS Mullen, Theo, "Service Aids Selling to Europeans", InternetWeek, July 17, 2000, 13.
- SS Power, Carol, "AOL Digs Deeper Into Virtual Financial World", The American Banker, August 11, 1999, On-line Banking 1.
- SS Power, Carol, "Citi Advances in Online Payments, Aggregation; Strikes Partnerships with AOL and Yodlee.com", The American Banker, July 19, 2000, Technology 1.
- SS Rogerson, Paul, "The Right to Choose", The Accountant, August 1, 1999, 12.
- SS Tompor, Susan, "Does it Make Sense to Spread the Wealth Around?", The Florida Times-Union, July 11, 1999, H1.
- SS Wilkinson, Claire, "Insurance Review: Citigroup in AOL Online Alliance Plan", Lloyd's List, July 21, 2000, 8.

INITIALS

EXAMINER: Sandra Snapp DATE CONSIDERED: 2/12/4

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.





FORM PTO-1449 U.S. Department of Commerce Patent and Trademark Office INFORMATION DISCLOSURE STATEMENT (Use several sheets if necessary)	Serial No. 09/714,315
	Inventors: Greener et al.
	Docket No. 3499-091

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
SS		5,787,402	7/28/98	Potter et al.	705	37	10/8/96
SS		5,963,923	10/5/99	Garber	705	37	6/3/97

RECEIVED
JAN 22 2002
Technology Center 2108

FOREIGN PATENT DOCUMENTS

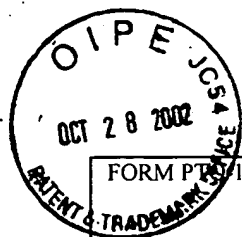
EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	TRANSLATION

OTHER DOCUMENTS

EXAMINER INITIAL		AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.
SS		International Search Report for PCT/US01/21812 dated October 18, 2001

EXAMINER <i>Sandra Snapp</i>	DATE CONSIDERED 2/12/9
EXAMINER: Initial if citation considered, whether or not citation is in conformance with M.P.E.P. 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Form PTO-1449 [6-4]



FORM PTO-1449 U.S. Department of Commerce Patent and Trademark Office	Serial No. 09/714,315
INFORMATION DISCLOSURE STATEMENT	Inventors: Greener et al.
(Use several sheets if necessary)	Docket No. 3499-91

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
SS	2001/0056398	12/27/01	Scheirer	705	38	4/12/01
SS	2002/0016762	2/7/02	Feilbogen et al.	705	39	5/31/01
SS	2002/0046053	4/18/02	Hare et al.	705	1	8/21/01
SS	6,205,433 B1	3/20/01	Boesch et al.	705	26	12/17/98

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	TRANSLATION
SS	WO 02/11018	2/7/02	WO	Yes

OTHER DOCUMENTS

EXAMINER INITIAL	AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.
SS	Int'l Search Report dated September 19, 2002 for PCT/US01/51200.

RECEIVED
OCT 31 2002
GROUP 3000

EXAMINER <i>Sandra Snapp</i>	DATE CONSIDERED 2/12/4
EXAMINER: Initial if citation considered, whether or not citation is in conformance with M.P.E.P. 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Form PTO-1449 [6-4]